

<u>CERTIFIED MAIL</u> <u>RETURN RECEIPT REQUESTED</u>

MAR 0 3 2005

Bret M. Hanna, Esq.
Jones, Waldo, Holbrook & McDonough, PC
170 South Main Street, Suite 1500
Salt Lake City, Utah 84101

RE: N

MUR 5381

Utah League of Credit Unions, et al.

Dear Mr. Hanna:

On January 28, 2005, you were notified by letter of the actions taken by the Commission regarding the complaint you filed against the Utah League of Credit Unions, America First Credit Union, Box Elder County Credit Union, Deseret First Credit Union, Goldenwest Credit Union, Horizon Credit Union, Mountain America Credit Union, Tooele Federal Credit Union, USU Community Credit Union, Mr. Rob Bishop, and Rob Bishop for Congress and Christopher Larry Brown, as treasurer. Enclosed with that letter was the General Counsel's Report.

Enclosed please find a Statement of Reasons from Commissioner Scott E. Thomas explaining his vote. This document will be placed on the public record as part of the file of MUR 5381.

If you have any questions, please contact me at (202) 694-1650.

Sincerely,

Christine C. Gallagher

Christine C. Gallagher

Attorney

Enclosure
Statement of Reasons